



FLORIDA BANKS & THRIFTS
RANKED BY ASSET QUALITY
AT or FOR THE SIX MONTHS ENDED
JUNE 30, 2024

Schedule V.

Company Name	Tier 1 Leverage					
	Ratio	Efficiency Ratio	Total Assets	NPAs/ Assets	NPLs/ Loans	ACL/ Loans
1 Bank Of Pensacola	8.78	83.23	147,302	0.00	0.00	0.80
2 Bank Of Belle Glade	10.27	61.91	127,580	0.00	0.00	0.71
3 Community Bank Of The South	9.50	60.40	253,253	0.00	0.00	1.30
4 Gulf Coast Business Bank	19.65	155.77	92,015	0.00	0.00	1.30
5 Commerce Bank & Trust	8.68	79.50	173,127	0.00	0.00	1.44
6 Edison National Bank	8.56	61.56	426,265	0.00	0.00	1.59
7 Climate First Bank	9.11	79.18	688,152	0.00	0.00	1.13
8 Gulfside Bank	9.44	59.06	283,111	0.00	0.00	1.18
9 Bankflorida	11.64	77.44	338,702	0.00	0.00	1.39
10 Peoples Bank Of Graceville	10.39	67.73	117,782	0.00	0.01	0.93
11 Waterfall Bank	19.07	91.18	231,166	0.00	0.00	0.76
12 Cypress Bank & Trust	9.48	96.38	168,469	0.00	0.00	1.20
13 The Warrington Bank	15.11	88.59	179,539	0.00	0.00	0.99
14 Paradise Bank	9.77	53.73	380,605	0.00	0.00	1.02
15 First Colony Bank Of Florida	8.48	50.58	310,087	0.00	0.00	1.60
16 Sunrise Bank	9.19	67.38	529,750	0.00	0.00	1.23
17 First National Bank Northwest Florida	15.66	41.59	175,755	0.00	0.00	2.07
18 Evermore Bank	17.40	102.15	168,171	0.00	0.00	0.99
19 Grove Bank & Trust	10.47	101.10	1,209,777	0.00	0.00	1.78
20 Natbank, National Association	20.84	99.37	221,850	0.00	0.00	0.71
21 Fnb Bank	11.35	53.20	596,551	0.01	0.01	1.77
22 Gulf Atlantic Bank	9.06	86.30	151,346	0.01	0.01	0.95
23 Bank Of Central Florida	8.19	56.62	1,086,814	0.01	0.02	0.94
24 Flagship Bank	11.19	68.01	658,997	0.01	0.01	0.96
25 One Florida Bank	9.07	60.55	1,792,476	0.02	0.02	0.82
26 Pacific National Bank	11.42	57.27	1,245,087	0.02	0.02	0.62
27 Crews Bank & Trust	10.55	57.43	2,160,584	0.02	0.03	1.78
28 Marine Bank & Trust Company	8.67	71.55	640,187	0.02	0.03	1.53
29 Sunstate Bank	11.35	76.49	549,583	0.02	0.04	0.89
30 U. S. Century Bank	8.94	57.43	2,457,323	0.03	0.04	1.19
31 Finemark National Bank & Trust	9.54	91.39	4,132,365	0.03	0.04	0.89
32 Desjardins Bank, National Association	17.11	53.59	327,906	0.03	0.03	1.02
33 Citizens First Bank	12.78	52.90	3,775,894	0.05	0.16	1.67
34 Heartland National Bank	9.13	38.50	713,354	0.05	0.22	1.58
35 First Bank	9.16	60.13	728,056	0.09	0.15	1.66
36 The First National Bank Of Mount Dora	11.42	74.26	363,329	0.09	0.27	1.75
37 Ocean Bank	10.26	67.06	6,367,450	0.12	0.05	1.39
38 Bradesco Bank	12.23	64.71	4,372,598	0.13	0.17	0.99
39 Banesco Usa	12.98	60.07	4,169,323	0.13	0.17	1.16
40 Capital City Bank	9.35	68.03	4,219,288	0.15	0.20	1.08
41 First National Bank Of Pasco	9.80	94.70	314,283	0.16	0.13	1.51
42 The Bank Of Tampa	9.38	60.91	2,912,949	0.16	0.28	1.30
43 First State Bank Of The Florida Keys	9.86	78.67	1,215,545	0.16	0.23	1.15
44 Surety Bank	11.96	53.18	205,983	0.17	0.46	1.42
45 Brannen Bank	6.09	45.04	909,493	0.19	0.39	0.79
46 Madison County Community Bank	8.93	81.29	183,195	0.19	0.42	2.04
47 United Southern Bank	8.85	69.15	865,954	0.21	0.46	2.39
48 International Finance Bank	9.79	56.78	1,112,373	0.24	0.29	1.29
49 Florida Capital Bank, National Association	11.05	72.60	555,652	0.26	0.30	1.25
50 Century Bank Of Florida	9.26	84.10	107,269	0.27	0.51	1.82
51 Anchor Bank	10.37	77.12	358,194	0.30	0.36	0.51
52 Raymond James Bank	8.20	38.63	40,812,311	0.30	0.39	1.28
53 Optimumbank	9.68	46.09	899,465	0.31	0.37	1.08
54 Prime Meridian Bank	10.32	62.78	893,283	0.34	0.44	0.76
55 Winter Park National Bank	6.64	44.16	793,742	0.34	0.60	1.52
56 Banco Do Brasil Americas	9.79	42.49	2,825,773	0.37	0.74	1.50
57 Cogent Bank	8.28	56.20	1,931,272	0.43	0.53	1.13
58 Southstate Bank, National Association	10.36	57.83	45,481,202	0.44	0.59	1.42
59 City National Bank Of Florida	10.30	61.53	26,204,165	0.45	0.67	0.88
60 First National Bank Of Wauchula	10.75	86.38	90,555	0.45	0.61	1.49
61 Seacoast National Bank	10.54	67.62	14,943,451	0.47	0.63	1.41
62 Helm Bank Usa	11.33	67.58	1,033,052	0.53	0.95	1.72
63 Intercredit Bank, National Association	9.83	144.20	602,691	0.56	0.79	1.68
64 Locality Bank	14.94	112.10	233,347	0.58	0.80	1.56
65 Lafayette State Bank	8.51	68.25	223,927	0.65	1.01	1.74
66 Tcm Bank, National Association	18.64	86.06	356,263	0.69	0.80	3.60
67 Terrabank, National Association	8.52	81.23	783,906	0.73	1.10	1.35
68 Sanibel Captiva Community Bank	8.70	44.82	913,975	0.79	0.93	1.01
69 Central Bank	9.38	84.59	308,854	0.79	0.93	0.80
70 Mainstreet Community Bank Of Florida	8.97	72.19	807,304	0.81	1.17	1.25
71 Citizens Bank And Trust	7.39	79.11	1,338,732	0.92	1.64	1.02
72 First Federal Bank	9.36	71.57	4,185,394	1.09	3.32	0.62
73 Bankunited, National Association	9.55	59.48	35,401,701	1.13	1.62	0.92
74 Interamerican Bank, A Fsb	13.17	78.50	268,192	1.21	1.52	2.47
75 Amerant Bank, National Association	9.09	70.15	9,730,061	1.24	1.38	1.29
76 Bayfirst National Bank	8.73	77.66	1,218,124	1.28	1.38	1.37
77 Pnb Community Bank	9.34	69.91	156,683	1.31	1.28	1.25



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	Ratio	Efficiency Ratio				
78 American National Bank	13.64	59.46	448,212	1.36	1.76	0.76
79 Intracoastal Bank	9.54	65.14	541,595	1.36	1.86	1.36
80 Everbank, National Association	9.13	65.77	39,445,857	1.37	1.88	0.83
81 Axiom Bank, National Association	10.55	79.98	852,029	1.53	2.16	1.29
82 Dlp Bank	13.92	74.29	270,888	1.68	3.67	1.90
83 Eastern National Bank	8.23	192.51	157,833	2.43	3.71	2.26